Certificate Number: 15317-PAM-DE-027598779

Bankruptcy Case Number: 11-00776



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 13, 2016, at 8:27 o'clock PM PDT, Thomas U Belivakici completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 13, 2016 By: /s/Jonald Gutierrez

Name: Jonald Gutierrez

Title: Counselor